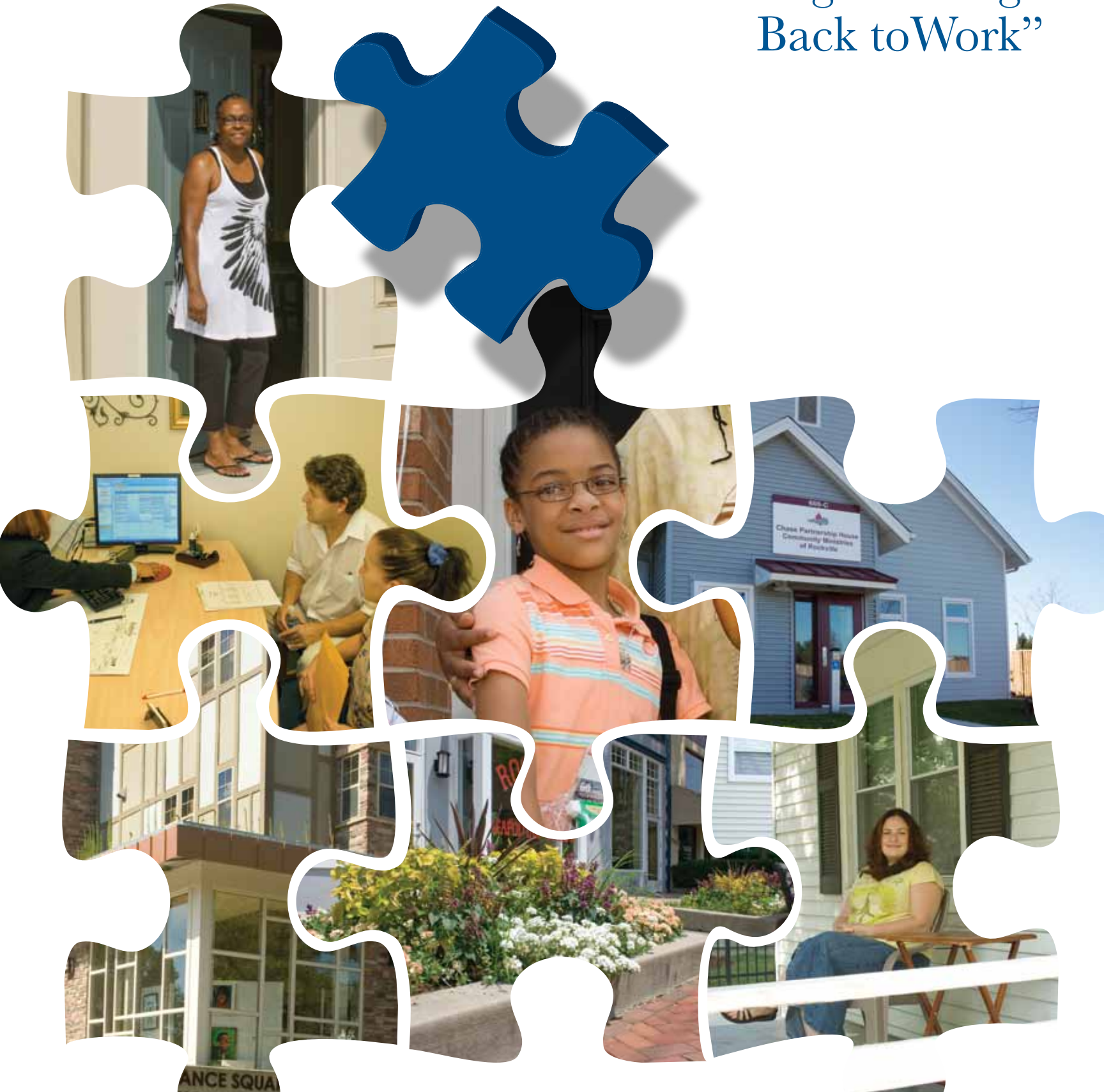
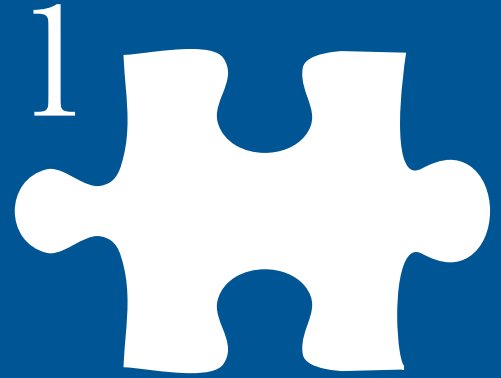




“Putting Housing Back to Work”





¹ MISSION

The Maryland Department of Housing and Community Development works with partners to finance housing opportunities and revitalize great places for Maryland citizens to live, work and prosper.

VISION

All Maryland citizens will have the opportunity to live and prosper in affordable, desirable, and secure housing in thriving communities.



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A Message from Governor Martin O'Malley and Lt. Governor Anthony G. Brown



Dear Friends,

For more than a generation, Maryland has been known as "America in miniature" because of its diverse population, abundant natural resources and vibrant history. Standing together as One Maryland, we remain united in the belief in the dignity of every individual, that there is more that unites us than divides us and that we each must do our part to build that safer, stronger, and more secure future we all prefer.

From these values flow our shared priorities – to strengthen and grow our middle class; to improve public safety and public education; and to expand opportunity; the opportunity to learn, to earn, and to enjoy the health of the people we love and the environment we love.

We know these are challenging times, and our families and small businesses are finding it harder and harder to make ends meet. We are doing everything we can to put our hardworking families first by increasing affordable housing opportunities for all. This means helping those who are threatened with foreclosure find ways to save their home, and it means helping communities develop affordable rental housing for low and moderate income families, the elderly or those with special needs.

We also remain unwavering in our conviction that we can build decent, safe housing in a way that ensures a smart, green and growing future for our state. We can enhance and uplift our traditional Main Streets and towns, and do so in a sustainable and environmentally conscious way.

Through its work in revitalizing communities, assisting families in buying and preserving their homes and creating safe, affordable rental housing, the Department of Housing and Community Development has contributed to enhancing the quality of life for families throughout our state.

We applaud the Department's efforts and urge you to learn more about how its programs and services benefit Maryland's families.

Sincerely,

A handwritten signature in black ink, appearing to read "Martin O'Malley". The signature is fluid and cursive.

Martin O'Malley
Governor

A handwritten signature in black ink, appearing to read "Anthony G. Brown". The signature is fluid and cursive.

Anthony G. Brown
Lt. Governor

A Message from the Secretary



Despite a very challenging year - marked by the continued effects of the foreclosure and subprime lending crisis and one of the deepest economic recessions on record – the Department of Housing and Community Development continues to find creative and innovative ways to strengthen and preserve homeownership, affordable rental housing and the rich, vibrant heritage of our neighborhoods.

Under the leadership of Governor Martin O'Malley and Lt. Governor Anthony Brown, we have been a national leader in our comprehensive approach to foreclosure prevention, through initiatives that offer information and resources for homeowners to help them understand affordable options available to them.

Our efforts to expand affordable rental housing throughout the state were nationally recognized by the MacArthur Foundation with a competitive grant allowing us to preserve and upgrade rental housing in eight counties that will be most affected by the Base Realignment and Closure activities.

We also strengthened and improved our communities through highly regarded programs such as Neighborhood BusinessWorks, Community Legacy and Main Street Maryland and through two important new initiatives: our Neighborhood Conservation Initiative to help local jurisdictions stabilize communities hardest hit by the foreclosure and subprime lending crisis; and the Linked Deposit program, bringing together our community banks and minority-owned business enterprises.

We are pleased to present this Fiscal Year 2009 Annual Report and encourage you to learn more about the impact our programs and activities have had on the quality of life of our hardworking Maryland families. We appreciate your support of our mission and pledge to continue providing creative solutions to address Maryland's affordable housing challenges and community development needs.

A handwritten signature in black ink, reading "Raymond A. Skinner".

Raymond A. Skinner
Secretary



Sustaining Homeownership

“I know what it’s like to be a victim and lose everything, and I will do everything in my power to help others from making those mistakes.”

*Glenda Sierra Schulz,
Counselor, Southeast CDC.*

Photography by: *Michelle Wilson*



Saving the Dream

A Housing Counselor on the Front Lines of the Foreclosure Crisis

Glenda Sierra Schulz, an accountant from Honduras who came to this country a decade ago, brought with her a keen understanding of what it means to lose everything and to be in financial ruin. She experienced it firsthand and now, as a housing counselor for the Southeast Community Development Corporation (SECDC), she is helping others become more educated about finances and, even in these challenging times, to realize the American dream of owning a home.

The SECDC, the oldest community development corporation in Baltimore, provides counseling and homebuying services to Southeast Baltimore residents, and has the only bilingual staff in Baltimore City. Recently, its efforts have largely focused on helping people who have fallen behind in their mortgage payments keep their homes and avoid foreclosure.

Mrs. Schulz, one of the bilingual counselors who shares a cultural connection with many of her Latino clients, says that they are often particularly at risk for financial troubles. They have little experience with financial institutions and often don't use them, and because of language barriers, these clients are targets for unscrupulous and fraudulent lending practices. "It's hard because they don't trust banks and they make most of their transactions in cash," says Mrs. Schulz. "Then, when they apply for a home loan or credit, they do not have a credit history, even though they may have the income to afford to purchase a home. Also, they don't know how to navigate these institutions when they run into problems."

For many clients, language barriers and a non-existent credit history make them more likely to be slapped with higher fees and hidden costs in financial transactions. Also, they often do not read or understand documents they sign and may be accepting unreasonable lending terms. According to Schulz, a typical example is one of a single mother with excellent credit, income and payment history who was given a 'high risk' mortgage and charged \$9,000 in fees to refinance her home.

For those clients facing foreclosure, Mrs. Schulz quiets concerns by explaining that, by law, a lender has to follow a procedure over time and cannot just take their home; that homeowners have rights and need guidance through the process. "A lot of people have lost their jobs because of the downturn in the housing market and cannot pay their mortgage. They don't know where to turn. They respond to advertisers offering to fix their credit problems, who just put them at greater risk of losing their home. We try to get to them before the predators and let them know their rights."



Photography by: Michelle Wilson

Sam and Deborah Juarascio meet with counselor Glenda Sierra Schulz at SECDC. Mr. Juarascio recently lost his job and the couple is working to keep their Baltimore County home, where they have lived for 22 years, from going into foreclosure.

Passionate about her work, Mrs. Schulz uses every opportunity to advocate for her clients, linking them with employment services and sharing job information in the informal networks that exist in the construction industry that employs many of the clients she serves.

She also volunteers her time at organizations that serve Latino families hoping to reduce the number of families that become prey to predatory lenders and counselors. "I know what it's like to be a victim and lose everything, and I will do everything in my power to help others from making those mistakes."

Turning Back the Threat of Foreclosure

A Prince George’s County Homeowner Fights For Her Home

After going through the pain of losing her job and suffering serious injuries from a car accident, Yvonne Brown had to deal with the pain of ballooning mortgage payments.

“All that put me in a very bad position with my mortgage and keeping my house,” says the District Heights schoolteacher.

Not one to suffer silently, Ms. Brown attended a local housing event sponsored by the Prince George’s County Executive’s Office to get more information on her options. From there, she connected with Cherelle Silue, a certified housing counselor with Housing Initiative Partnership (HIP).

Ms. Brown bought her cozy, two-bedroom villa for \$230,000 in December 2006. The lender approved her for an interest-only, adjustable rate mortgage. Ms. Brown was horrified to learn later that her mortgage rate would reset after two years, increasing her \$1,500 monthly payment by \$800.

“It was a mess,” she says. “I’m not one of those types of people to put myself in this position. It’s not like I bought a house beyond my means. My house is very humble.”

Ms. Brown worked with Ms. Silue for almost a year, seeing her counselor once a week. “It was a lot of paperwork to do.” She credits Ms. Silue with taking all the paperwork she completed and executing it “the way it needed to be executed.”

In early 2009, the team’s hard work paid off and Ms. Brown received a loan modification from her lender.

“She was very proactive about her situation,” says Ms. Silue.

Ms. Brown is equally complimentary of her counselor. “She was invested in my situation. It was important to her that I did not lose what I worked so hard for. She had compassion... knowing that it’s just me, a young woman by myself trying to do everything.”

Ms. Brown encourages other homeowners who are facing daunting mortgage payments to not hide their heads in the sand.

“You’re definitely not going to get any help just sitting there being depressed about it,” she says. “I would definitely encourage them to not be afraid to get help.”



Home Owners Preserving Equity (HOPE) Initiative FY 2009 Highlights

- More than \$604,000 in funds was awarded through the HOPE Initiative to support mortgage foreclosure intervention and loss mitigation services. The HOPE awards were made to 33 housing counseling agencies for mortgage foreclosure intervention and loss mitigation counseling assistance, two entities providing legal advice to homeowners in distress, and to the Maryland Housing Counseling Network for ongoing training and assistance to the 33 Housing Counseling Agencies.
- HOPE Network housing counseling agencies counseled 13,680 consumers, 4,514 of whom avoided foreclosure.
- 869 lawyers were recruited and trained to provide pro bono legal advice to homeowners and counseling agencies through a partnership between DHCD, the Maryland Department of Labor Licensing and Regulation, Civil Justice Network and the Pro Bono Resource Center (PBRC). The PBRC organized 600 lawyers at 44 workshops that assisted 1,013 consumers with foreclosure prevention.
- The State was awarded more than \$22 million from the U.S. Department of Housing and Urban Development’s Neighborhood Stabilization Program. Almost \$19 million was competitively awarded under the Neighborhood Conservation Initiative to 17 municipal and county governments and to housing authorities. These grantees will use funds for a variety of eligible activities designed to stabilize communities most impacted by foreclosures and subprime lending.
- 21 loans were made through the Lifeline refinance program, totaling \$4,991,126.
- 19 loans were made through the HomeSaver program, totaling \$5,493,881.
- 46 zero-interest loans were made through Bridge to Hope program, totaling \$469,630.





“You’re definitely not going to get any help just sitting there being depressed about it.”

Yvonne Brown, Homeowner

Photography by: *Michelle Wilson*



Single Family Housing

DHCD provided mortgage assistance to prospective Preston Place homebuyers like the Davis family through the Maryland Mortgage Program (MMP), the State's flagship mortgage assistance program, which provides a wide variety of low-interest, fixed-rate mortgage loans. *Photography by: Michelle Wilson*

A Beautiful Day in the Neighborhood

DHCD Joins Non-profit and Faith-based Partners in Baltimore City Homeownership Development



Photography by: Governor's Press Office

With the downpayment assistance, MMP mortgages and funds provided for acquisition and demolition, the State has invested over \$10 million in Preston Place.

"It will give our brand new daughter a better life." So said Ernest Davis about his family's move into one of the first new townhomes at Preston Place in Baltimore City.

On a bright, warm July day, more than 100 residents, families, civic leaders and pastors celebrated the completion of a row of townhomes in this revitalized stretch of East Baltimore. Preston Place, located in the Oliver community, features 122 affordable, energy-efficient homeownership units.

For years, the Oliver community has been plagued by blight, poverty and violence. The desperate conditions were illuminated in October 2002 when Angela Dawson and her five young children were killed when a drug dealer set fire to their home in response to Mrs. Dawson's efforts to combat drugs and violence in the neighborhood. The tragedy profoundly underscored the need for a comprehensive plan to rebuild the Oliver community and reclaim the neighborhood from violence and poverty. Two groups, Baltimoreans United In Leadership Development (BUILD) and The Reinvestment Fund (TRF) joined together to form TRF Development Partners and set about crafting a revitalization strategy for the area which included the acquisition and development of underdeveloped real estate.

For its part, DHCD invested more than \$10 million in Preston Place. In addition to \$750,000 for demolition and development, the department also provided mortgage loans and downpayment and closing cost assistance to prospective Preston Place homebuyers such as Mr. Davis through the Maryland Mortgage Program (MMP).

"The State of Maryland has really understood what it takes to make affordable housing work and bring back vitality to Baltimore's neighborhoods," says Sean Closkey, president of TRF Development Partners.

Preston Place offered staggered price points, making affordable housing available to families with incomes ranging from 48 percent to 80 percent of Baltimore's Area Median Income. The homes also are energy-efficient, supporting Governor O'Malley's Smart, Green and Growing philosophy of promoting clean, safe, and green development.

"Informed and empowered homeowners who are involved as stakeholders in their neighborhoods form the foundation of healthy communities," says DHCD Secretary Raymond A. Skinner. "Through these investments, we hope to position Preston Place as an affordable housing option for Baltimore City residents and attract those homeowners."



Community Development Administration (CDA) Single Family Housing Program FY 2009 Highlights

- Single Family Housing's Maryland Mortgage Program (MMP) provided 1,664 mortgage loans to homebuyers totaling more than \$310 million and provided \$4.25 million in downpayment and closing cost assistance through 937 loans under the Downpayment and Settlement Expense Loan Program (DSELP) and partner match programs including House Keys 4 Employees, the Builder/Developer Incentive Program, and the Community Partners Incentive Program.
- The number of new employer partners participating in the House Keys 4 Employees Program (HK4E), Builder Developer Incentive Program (BDIP), and Community Partner Incentive Program (CPIP) increased by 34 partners this year, for a total of 198 partners.
- The Homeownership for Individuals with Disabilities Program provided 29 loans totaling approximately \$2 million in bond funds and more than \$3 million in state funds.





Secretary Skinner and Governor O'Malley congratulate new homeowner LaRondi Flowers. DHCD allocated \$720,000 in Downpayment and Settlement Expense Loan Program (DSELP) funds to provide \$10,000, zero percent, deferred loans for 72 units in Preston Place.

Photography by: Michelle Wilson



“The State of Maryland has really understood what it takes to make affordable housing work and bring back vitality to Baltimore’s neighborhoods.”
Sean Closkey, President of TRF Development Partners.



RENAISSANCE SQUARE ARTISTS HOUSING



EQUAL HOUSING OPPORTUNITY



Multifamily Housing

“Every surface in this building is recycled or made of sustainable materials.” Mosi Harrington, Founder and Executive Director of Housing Initiative Partnership (HIP).

Photography by: Michelle Wilson

Renaissance Square Apartments

A Sustainable and Affordable Future for Housing

The Renaissance Square development, with a modern graphic shape and style that seems to belong in a European city, is actually an affordable apartment building home to low-income artists and families in the suburban community of Hyattsville in Prince George's County. This modern building has expansive 'green features,' starting with the sustainable plank siding, along with mosaic tile adornments of recycled glass and cement stone-work, and three green roofs loaded with succulent ground hugging plants that help keep the building cool in the summer and warm in winter months.

"Every surface in this building is recycled or made of sustainable materials," says Mosi Harrington, founder and Executive Director of Housing Initiative Partnership (HIP), the developer and manager of this project. The Renaissance Square Apartments is one of several affordable and sustainable housing projects that the nonprofit housing corporation has developed over its 21 years of working with the Prince George's County community. HIP provides housing services to low and moderate-income residents, including homebuying counseling and foreclosure prevention services. The organization also provides services to children and families.

It is the family-friendly housing and services that attracted Renaissance resident, Cynthia Neal, a developer of natural body products who occupies one of the apartments designed for people with disabilities. Mrs. Neal's daughter has cerebral palsy. "I just love it here," says Neal. "Everything I wanted and needed is here; studio space for my product development, access to transportation and shopping, fully-equipped exercise room and a peaceful and tranquil environment."

"This is our first tax credit project," says Harrington. "Renaissance Square is the first newly constructed apartment building HIP has developed. It was an 8-story city office building that had been boarded up for about 10 years and was an unhealthy building that needed to be demolished." The project received funding from a variety of sources. Federal funding from the State of Maryland included Low Income Housing Tax Credits valued at approximately \$5 million, a Rental Housing Fund loan of approximately \$900,000 and a first mortgage loan of \$400,000. Additional funding included \$1 million from Prince George's County, a grant from the Maryland Energy Administration (MEA) for some of the green initiatives and a \$25,000 grant from the Graham Foundation for a dance floor and solar heated hot water fixtures.

"We started out working with the homeless and became frustrated because while there were services to help people with substance abuse and job placement,



Photography by: Michelle Wilson

Cynthia Neal, seen here gathering some of her organic bath products for a gift basket, says Renaissance Square offers her the space to develop her products as well as many amenities that make residents comfortable.

people could not find housing they could afford," says Harrington. "At the time, local jurisdictions were not interested, so we decided to do it ourselves. 'Fools rush in where angels fear to tread,' I had no idea how complex it was."



Community Development Administration (CDA) Multifamily Housing Program FY 2009 Highlights

- CDA's Multifamily Housing was awarded a \$4.5 million grant/loan investment from the John D. and Catherine T. MacArthur Foundation to preserve 9,000 units of rental housing over the next 10 years.
- Multifamily Housing funded 1,533 rental housing units in 19 projects using \$26 million in state funds and more than \$77 million of bond funds, with a total value of \$253 million in new and rehabilitated development throughout the state.
- Among the multifamily developments funded during FY 2009 were several in the East Baltimore Development Initiative target area. The Ashland Terrace, Ashland Commons and Chapel Green developments represent significant investments of multifamily resources in a strategically targeted area of Baltimore City.
- The Bridge Subsidy Program transitioned 20 individuals with special needs to permanent housing this year.



DHCD's Community Development Administration joined the Philip Graham Foundation in providing funding for the creation of this community dance space.

Photography by: *Kenneth M. Wyner Photography*



“Everything I wanted and needed is here; studio space for my product development, access to transportation and shopping; fully-equipped exercise room and a peaceful and tranquil environment.”

Renaissance Square resident, Cynthia Neal.





Special Loans

“Our goal was to have our son in our home with us, not in some mental institution or group home,” says Karenn Jones. “Right now, I can say with certainty that I know my son is getting excellent care.”

Photography by: Michelle Wilson



Keeping Up With the Joneses

The modest ranch home of Karennia and Kenneth Jones and their four children sits next to a big, open field owned by the local Moose lodge in Salisbury.

Occasionally, Kenneth Jones looks out onto that field with painful longing.

“My son,” thinks the man known around the house as ‘Big Kenny,’ “will never play football. He’ll never play baseball. He’ll never get the chance to run at full speed in that field.”

Those are the dark moments.

Little Kenny was 18 months old when he toddled through an unlocked gate and tumbled into a neighbor’s swimming pool, nearly drowning. The accident left Little Kenny with severe brain damage, unable to talk, walk or care for himself.

For months – no, for years – after the accident, Little Kenny’s life teetered on the brink and the family could focus on little else.

“When you live through a trauma like that, when you see your child fighting for his life, it’s like the world is nothing but darkness,” says Karennia Jones. “It’s been a rough road. We’ve come a long way. It’s like we’ve all just begun to heal.”

Now, nearly nine years later, the family finally is able to think in terms of Little Kenny’s quality of life.

Dark moments remain. But those tend to be washed away by the bright little victories.

The Joneses recently celebrated one such victory when Little Kenny, who had been confined to his tiny bedroom, was able to join the family at mealtime thanks to a Maryland Department of Housing and Community Development loan that helped make their entire home handicapped accessible.

With a loan for more than \$110,000 from the Department’s Special Loans Program, the family added a new handicapped-accessible bedroom and bathroom for Kenny, who is now 11 years old. They also built ramps, a new deck and screened porch, and widened doorways to accommodate his wheelchair.

The massive project took more than 18 months to complete.

“Kenny’s accommodations now rival those found in the best treatment facilities,” says Connie Gravenor, one of Kenny’s nurses.

“Our goal was to have our son in our home with us, not in some mental institution or group home,” says Karennia Jones. “Right now, I can say with certainty that I know my son is getting excellent care. There’s not a blemish on his skin. He’s getting all the attention and care he needs and deserves. I can say this because he’s here with us.”

Last year, DHCD provided housing rehabilitation financing for 252 low and moderate income families across the state.

The loans helped families finance projects such as lead paint hazard reduction, roof repair, or indoor plumbing.



Community Development Administration (CDA) Special Loans Program FY 2009 Highlights

Single Family Rehabilitation Program: \$4,494,327

- This total includes the following programs:

MD Housing Rehabilitation Program (MHRP)	• \$2,624,092
Indoor Plumbing Program (IPP)	• \$167,694
Special Targeted Applicant Program (STAR)	• \$1,257,892
Accessible Homes for Seniors Program (AHSP)	• \$444,649

Lead Paint Hazard Reduction: \$1,401,191

- This total includes the following programs:

State Lead	• \$1,051,777
Baltimore City Lead Initiative (BCLI)	• \$349,414





American Recovery and Reinvestment Act

“A technician tests a furnace for carbon monoxide in a Western Maryland home. The Weatherization program benefits families by providing an average of \$6,500 in weatherization-related services such as air infiltration reduction, insulation, hot water system improvements, lighting retrofits and furnace repairs or improvements.”

Photography by: Frederick Community Action Agency (FCAA)

Maryland and the American Recovery and Reinvestment Act

Jump-starting the economy, revitalizing neighborhoods, promoting energy efficiency, putting tens of thousands back to work... that's the goal of the landmark American Recovery and Reinvestment Act that President Barack Obama signed on February 17, 2009.

Maryland will receive about \$3.9 billion in ARRA funds over the next two years, with about \$324 million directed to housing and community development-related programs that will allow the State and local governments to enhance affordable housing opportunities for working families and revitalize communities.

Weatherization Assistance Program (WAP)

WAP helps eligible low-income households lower their energy costs by increasing the energy efficiency of their homes, while ensuring their health and safety. Priority is given to homeowners who are elderly, disabled and families with children and/or who have the highest energy consumption. Eligible renters may also apply. Over the three years that Maryland is expected to receive ARRA weatherization funding, about 6,800 homes are estimated to be weatherized, compared to about half that amount served in the previous three years. At least 150 "green" jobs are expected to be created through Local Weatherization Agencies.

Tax Credit Assistance Program (TCAP) and Tax Credit Exchange Program (Section 1602)

These programs provide financial assistance to stalled developments with an award of federal Low Income Housing Tax Credits for the construction, acquisition and rehabilitation of affordable rental housing for income-qualified families, persons with disabilities and senior citizens. The programs have the same goal – jump-starting affordable rental housing development – but each program has separate eligibility and compliance requirements.

Public Housing Authorities Capital Fund

Works through Maryland's local public housing authorities for the modernization and development of affordable public housing for low income families, giving priority to the rehabilitation of vacant rental units and capital projects that are already underway or included in the five-year capital fund plans and to projects that leverage private sector funding or financing for renovations and energy conservation.

Community Development Block Grant Program (CDBG)

CDBG enables local governments to undertake a wide range of activities to create suitable living environments, provide decent affordable housing and create economic opportunities for persons of low and moderate income.

Homelessness Prevention and Rapid Re-Housing Program (HPRP)

HPRP provides financial assistance and services to prevent individuals and families from becoming homeless and help those who are experiencing homelessness to be quickly re-housed and stabilized.

Community Services Block Grant Program (CSBG)

CSBG works through Maryland's Community Action Agencies to provide a range of services designed to assist low-income residents in achieving self-sufficiency through housing assistance, education, nutrition and transportation programs, employment services, emergency shelter, and energy assistance and similar programs.



Maryland Mortgage Program
WEATHERIZATION ASSISTANCE
800.638.7781
www.mdhousing.org

"This is something that for us helps a lot," Richard Lowery, homeowner.

Photography by: Governor's Press Office

From the Nation's Capital to Wheaton

How the American Recovery and Reinvestment Act (ARRA) Helped a Maryland Family

Out of work and searching for ways to cut the family's utility costs, Richard Lowery signed up for Maryland's Weatherization Assistance Program.

"I never thought anything would come of it. It was something I just checked off on the application," he says.

Now, he feels like the family won the lottery.

The Lowerys live in a modest frame home in Wheaton, Maryland, built after World War II and marketed for returning GIs.

Today, some of those homes leak energy like a net.

To demonstrate this, Lowery says he once held up a lighter to an electrical outlet and the air coming in through the receptacle blew it out.

Their home became the first in Maryland to get energy improvements courtesy of the American Recovery and Reinvestment Act.

The \$61 million in stimulus funds will enable the state to help more than 6,800 households potentially save \$300 to \$400 on their annual utility bills.

Just as important, the program is expected to create at least 150 jobs, ranging from entry level installers to auditors and inspectors. The workers will receive training through partnership with the State's local community colleges and the expectation is they are not embarking on short-lived jobs but long-term careers in an industry that ultimately will help conserve energy and reduce costs by reducing the State's energy footprint.

The program is aimed at eligible low to moderate income families with priority to homeowners who are elderly, disabled, or families with children who have the highest energy consumption. For example, for a family of four, the qualifying annual income is around \$44,000.

The work on the Lowery home included extra insulation, larger gable vents and a cap on the flue vent.

"This is something that for us helps a lot," Lowery says.



Photography by: Governor's Press Office

Technicians conduct a blower door test at the Lowery's home. These tests determine the home's air infiltration rate.



**Transitional
Development and Support**

Helping Maryland's Homeless

Homeless men in Montgomery County now have access to a wider range of transitional services thanks to a joint effort by the Maryland Department of Housing and Community Development and Montgomery County government on a project called Chase Partnership House.

The project at 600 East Gude Drive in Rockville involved new construction of a one-story transitional housing facility, and was part of a larger development that included a safe haven for mentally ill homeless adults and offices for the Montgomery County Coalition for the Homeless (MCCH).

Sharan London, the executive director of MCCH, said the changes at the site will greatly benefit struggling members of the community. "All of our partners – the county, the state, the Housing Opportunities Commission and Home Builders Care Foundation – had a role in making these critically important housing resources a reality. I am struck by how this construction parallels what we are doing for the men who stay here. We bring them in when they often have nothing, and help them to rebuild their lives."

DHCD contributed \$600,000 to the project through the Shelter and Transitional Housing Facilities Grant Program (STHFGP). Resources from Montgomery County's Housing Initiative Fund (HIF) and the Home Builders Care Foundation also contributed to meeting the project's price tag of more than \$3.8 million.

"As our communities continue to be challenged by today's economy, projects like Chase Partnership House are needed more than ever," said DHCD Secretary Raymond A. Skinner. "Efforts such as these are part of the O'Malley-Brown Administration's commitment to rebuilding our infrastructure and creating jobs, while putting families first and protecting the most vulnerable among us."

Chase Partnership House includes 10 units with 36 beds for homeless men who are recovering from drug and alcohol abuse. As a sponsor of the project, Montgomery County is committed both to the use of the property as transitional housing and to the maintenance and upkeep of the property.



Community Ministries of Rockville staff member Charles Weedon shows off the facility's kitchen.



FY 2009 Highlights

- Through the Emergency Shelter Grants (ESG) Program, DHCD's Division of Neighborhood Revitalization awarded more than \$578,000 to 19 local governments. These local governments provided funds to 49 community organizations to prevent homelessness and to help improve the quality of existing emergency and transitional shelters for the homeless.
- The Community Services Block Grant (CSBG) Program awarded approximately \$8.3 million to 17 Community Action Agencies and two additional nonprofits for social services that benefit low-income households and reduce poverty.
- Through the Shelter and Transitional Housing Facilities Grant Program (STHFGP), DHCD's Division of Development Finance awarded \$1.2 million to Project Echo in Calvert County for a newly constructed emergency shelter and transitional housing facility to replace an existing facility. The Housing Authority of Calvert County sponsored the project.





Neighborhood Revitalization



In April, the Main Street Design Committee of the Old Takoma Business Association organized a beautification day during which volunteers collected trash and landscaped common areas with lush and colorful plants.

Photography by: Laura Rothlisberger, VISTA Volunteer at Montgomery College

Everything Old Becomes New Again in Takoma Park

Takoma Park, known for its temperate lifestyle, historic homes and beautiful garden-like surroundings, is slowly transforming itself – bringing in the new while maintaining the best parts of what it has to offer, including a strong sense of community, environmentalism and high quality of life. It is what placed Takoma Park on the cutting edge of large-scale cultural change in the 1960's, drawing in the youth and artists and what is now attracting young families seeking escape from the isolation of a suburban lifestyle.

A designated Main Street Maryland community, Takoma Park is working to become known as “A small town in a big city that is welcoming, diverse, and practical with places to meet, shop, learn, eat, create and rejuvenate.” This year, it won a Main Street Maryland Excellence Award for its economic restructuring efforts managed largely by the Takoma Business Association, a network of residents, vendors, volunteers and nonprofit organizations working together to bring more businesses and visitors to the community. With State assistance, they have made infrastructure changes to improve storefront façades, signage, display windows, and lighting. They also launched a marketing and promotion campaign introducing Old Takoma to the Washington, DC region and Montgomery County.

A “Stop and Smell the Flowers” campaign brought together volunteers from Montgomery College, Montgomery Blair High School and Takoma Park Middle School. They launched a “Clean and Green... Keep your City Clean,” effort to collect and recycle garbage, including trash from the annual Takoma Park Parade.

Bright and blooming flower pots and plantings in the business district create a vibrant and comfortable feeling that has caught on with local businesses. Roz Grizby, executive director of the Old Takoma Business Association credits the projects for motivating and engaging the community. “We’re seeing a nice ripple effect of what started with us and with donations and state funds now spilling over into private investment and engagement.” Organizers also believe creating an inviting environment is an important aspect of revitalization and that it has played a role in how people feel about the community. “A lot of it has to do with the way the street looks,” says board president, Pennye Jones-Napier, owner of ‘The Big Bad Woof’ pet store. “People now just enjoy being out walking to the shops and restaurants, sitting on the benches and while they may not notice the flowers, they may say ‘Wow, it feels nice here.’ What we want them to get in Takoma Park is the best of both worlds, a small town feeling in a big city.”



Photography by: Michelle Wilson

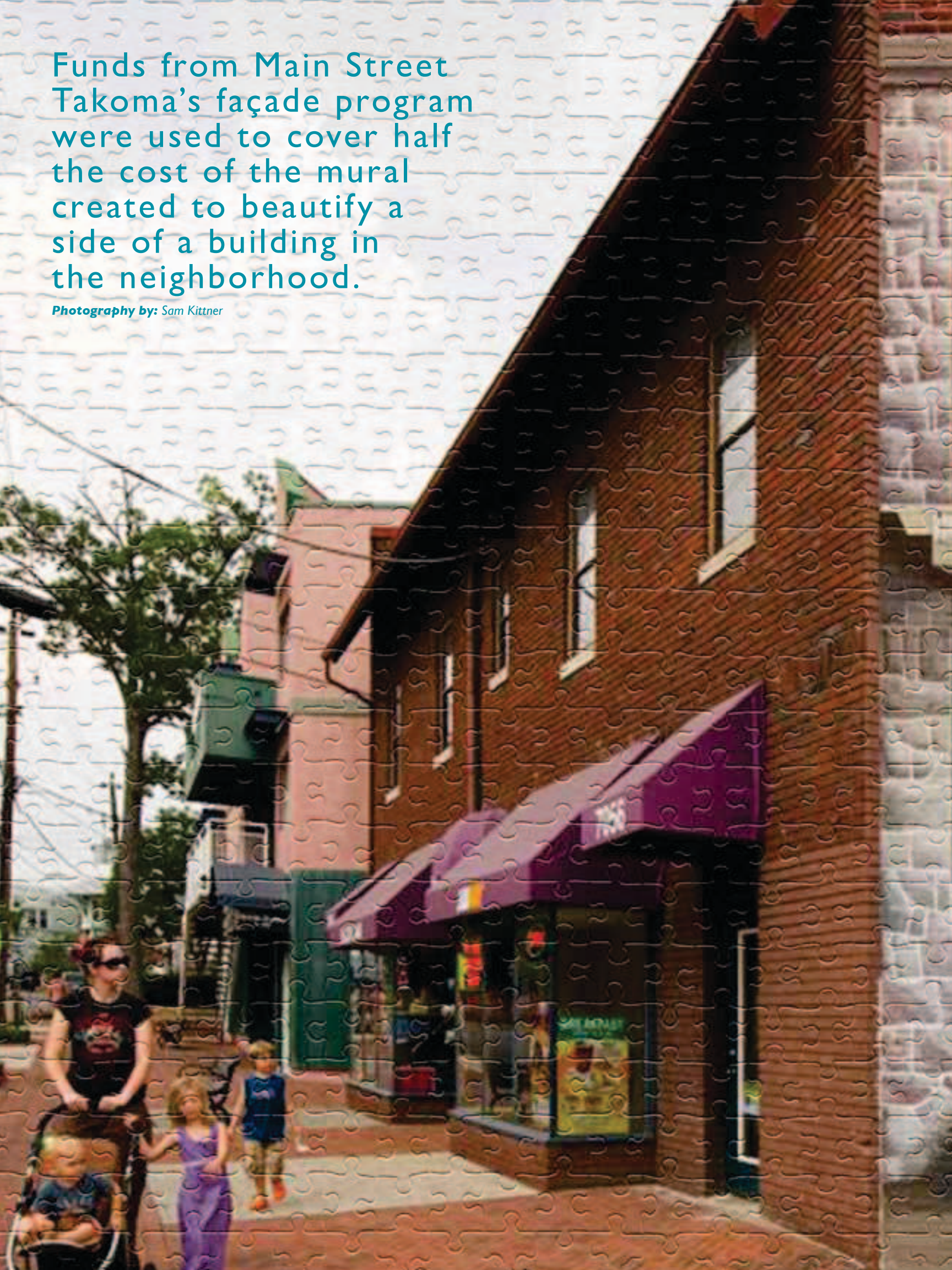
Beyond aesthetics, Takoma Park, a designated Main Street Maryland community, wants to attract more vendors and businesses like Murat Uzuntepe, owner of the recently opened Roscoe's, which serves hot brick oven pizza. “We now have a good restaurant and will soon have another. Our hope is to eventually become a destination,” says Mr. Uzuntepe.

“We’re seeing a nice ripple effect of what started with us and with donations and state funds now spilling over into private investment and engagement.”

Roz Grizby, executive director, of the Old Takoma Business Association.

Funds from Main Street
Takoma's façade program
were used to cover half
the cost of the mural
created to beautify a
side of a building in
the neighborhood.

Photography by: Sam Kittner







Celebra MARYLAND LINKED DEPOSIT



June 12, 2009 • Hagerstown



Supporting Small Business Through the Linked Deposit Program

While the economy slowly rebounds and the credit markets begin to thaw, businesses continue to struggle. In these challenging times, the Maryland Department of Housing and Community Development has stepped up to help faltering small businesses with the launch of its Maryland Linked Deposit Program.

In the spring of 2009, Hagerstown Trust became the first bank in Maryland to work with DHCD and the Maryland Treasurer's Office in offering reduced-interest loans to minority- and female-owned businesses. Under the program, a bank provides a loan to a certified Minority Business Enterprise at a rate two percent lower than the bank otherwise would charge. In return, the State Treasurer's Office purchases from that bank a certificate of deposit in an amount equal to the amount of the loan and accepts a two percent reduction in the interest rate on the certificate of deposit.

"It's made it to where we'll be able to survive," said Milton Stamper, owner of Stamper Builders, a general contracting business, and a long-time customer of Hagerstown Trust.

Stamper Builders will save \$20,000 a year for 10 years by combining several loans into one new loan with the reduced rate. Stamper said that savings was a big help for him and his 15 employees. The company had been struggling due to a slowdown in construction activity.

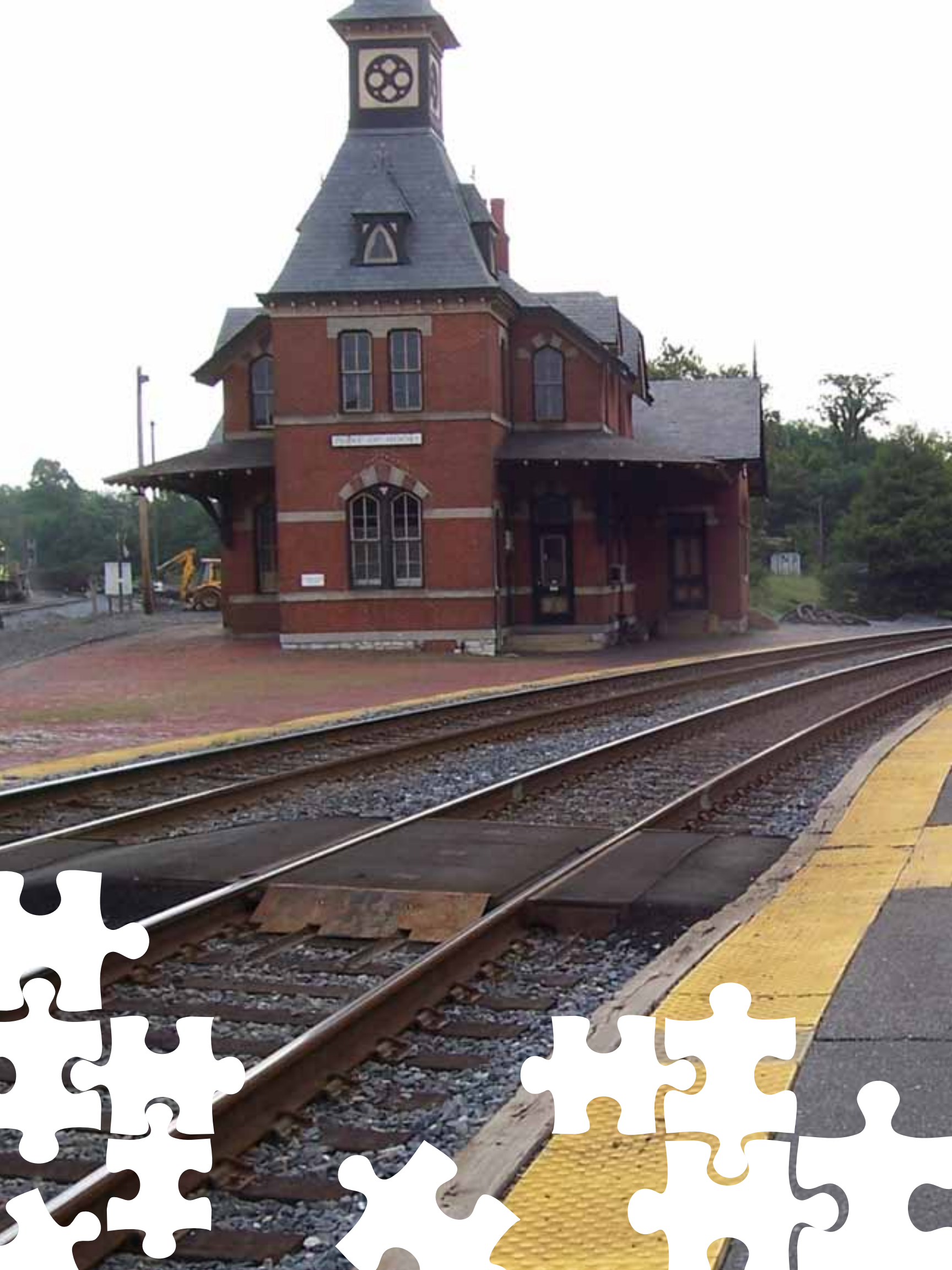
Jacqueline Manzini, owner of Amtrac Railroad Contractors of Maryland, said her business also had been hurt by the economy. She says her company, which constructs and maintains railroad tracks, is saving more than \$8,500 per year through the program.

"Women and minority-owned firms continue to face challenges in obtaining working capital, especially in today's economy. The Linked Deposit Program provides an opportunity for these firms to remain viable and prosperous during these difficult times," says Special Secretary Luwanda Jenkins of the Governor's Office of Minority Affairs. "This program is another example of the O'Malley-Brown Administration's commitment to ensuring the success of Maryland's women and minority-owned firms."

**"The Linked Deposit Program
provides an opportunity for these
firms to remain viable and prosperous
during these difficult times."
Special Secretary Luwanda Jenkins of the
Governor's Office of Minority Affairs.**

Pictured left to right: Jacqueline Manzini of Amtrac Railroad Contractors of Maryland, State Senator Donald F. Munson, Governor's Office of Minority Affairs Special Secretary Luwanda Jenkins, Maryland Treasurer Nancy Kopp, DHCD Secretary Raymond A. Skinner, Judy Greenwald and Louis Giustini of Hagerstown Trust.

Photography by: Michelle Wilson





Division of Neighborhood Revitalization FY 2009 Program Highlights

- The Division of Neighborhood Revitalization invested more than \$48 million through its loan, tax credit and grant programs leveraging more than \$193 million in other public and private investment. As a result, more than \$241 million was invested in projects that help revitalize neighborhoods and improve the quality of life for citizens.
- DHCD awarded \$22 million from the Neighborhood Stabilization Program, which are funds from the U.S. Department of Housing and Urban Development Program under the Housing and Emergency Recovery Act of 2008. More than \$18 million was competitively awarded under the Neighborhood Conservation Initiative to 17 municipal and county governments and to housing authorities. These grantees use funds to stabilize communities most impacted by foreclosures and subprime lending. \$3.5 million was awarded to a nonprofit organization to acquire and renovate a facility in Baltimore City for young adults who are homeless or at risk of becoming homeless.
- The Community Development Block Grant Program awarded \$9 million in funds for projects in 26 jurisdictions. Projects included community infrastructure repairs, affordable housing, public facilities, economic development and community planning.
- The Community Services Block Grant Program awarded \$8.3 million in funds to 18 Community Action Agencies and two additional nonprofits for social services that benefit low-income households and reduce poverty.
- The Community Legacy Program awarded funds totaling \$4.7 million to assist local governments and community development organizations with 63 revitalization projects. Projects included Main Street façade improvement incentives, Maple Street housing acquisition and rehabilitation, streetscape improvements, revolving loan funds, demolition of derelict properties and the redevelopment of vacant parcels.
- The Neighborhood BusinessWorks and Maryland Capital Access Programs made 19 loans/grants of approximately \$1.3 million, assisting 18 small businesses to create and retain 92 jobs.
- The Community Investment Tax Credit Program awarded \$1.2 million in tax credits to 43 nonprofit organizations. These nonprofits are implementing a wide array of community and economic development projects in the state's designated Priority Funding Areas.
- Using Community Development Block Grant and Appalachian Regional Commission funds in coordination, DHCD and the Maryland Department of Planning (MDP) launched the Sustainable Communities Initiative, providing more than \$329,000 to assist 18 municipalities with comprehensive plan revisions.
- Maryland's 23 designated Main Street communities completed 243 community improvement projects and created or expanded 158 businesses, resulting in 698 jobs. Main Street Maryland communities organized 41,531 volunteer hours to help their efforts to improve the economy and appearance of their downtown business districts.
- The Catalyst Training Academy provided 50 workshops and trainings to 1,444 participants from local governments, nonprofit organizations and small businesses. Catalyst training topics included information on DHCD funding programs, strengthening organizational capacity and creating sustainable, green communities.
- Continued development of the Maple Street Program to expand revitalization investment in residential areas (Maple Streets) near designated Main Street Maryland Communities through increased access to technical assistance, training and coordination of State agency resources. Cambridge, Cumberland, Dundalk and Westminster were the first Main Street Maryland communities to be awarded the Maple Street designation.



Amtrac Railroad Contractors of Maryland is restoring the platforms of the historic MARC train station at Point of Rocks, which is still in use. The Linked Deposit program allowed the company to continue to service their clients by reducing operating expenses on equipment and insurance premiums.

Photography by: Jacqueline Manzini



DHCD Financial Investments FY 2009 (in millions)

Homeownership	
Revenue Bond Maryland Mortgage Program	\$310.2
Foreclosure Prevention Loan Programs	11.0
Downpayment and Settlement Expense Loan Program	4.3
Single Family Housing Rehabilitation Programs	3.2
Foreclosure Prevention Housing Counseling Programs	0.6
	329.3

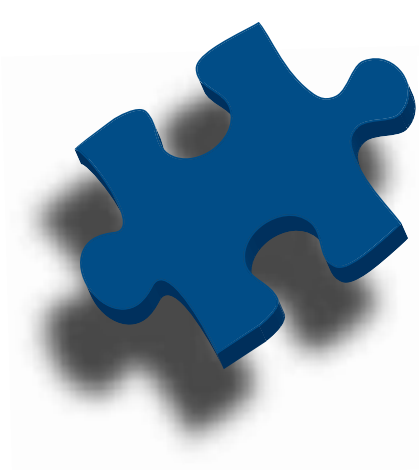
Special Needs Housing	
Housing Programs for Individuals with Disabilities	8.4
Federal and State Weatherization Assistance Programs	5.4
Maryland Affordable Housing Trust Program	3.3
Lead Paint Abatement Program	1.4
Federal HOME Investment Partnership Program	1.3
	19.8

Rental Housing	
Multifamily Revenue Bond Loan Program	77.2
Rental Housing Loan Programs	11.8
Partnership Rental Housing Program	11.6
Federal Low Income Housing 9% Tax Credit Program (see note)	7.4
Federal Low Income Housing 4% Tax Credit Program (see note)	4.4
Federal HOME Investment Partnership Program	1.6
Shelter and Transitional Housing Facilities Grant Program	1.1
	115.1

Rental Services	
Federal Section 8 Performance Based Contract Administration Program	163.1
Federal Section 8 Housing Choice Voucher Program	13.9
Rental Allowance Program	1.7
Miscellaneous Programs	1.5
	180.2

Neighborhood Revitalization	
Federal Neighborhood Stabilization Program	22.5
Federal Community Development Block Grant Program	9.5
Federal Community Services Block Grant Program	8.2
Community Legacy Program	4.7
Neighborhood BusinessWorks Program	1.3
State Community Investment Tax Credit Program	1.2
Federal Emergency Shelter Grant Program	0.6
Miscellaneous Programs	0.5
	48.5
Total	\$692.9

Note: Equity of \$97.4 million was raised by syndication of the tax credit allocations shown above.



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Glossary of Terms

Accessible Homes for Seniors Program (AHSP)

In partnership with the Maryland Department of Aging (MDoA), DHCD provides zero percent interest and deferred loans for a term of 30 years to finance accessibility improvements to the homes of senior citizens. These improvements, which may include the installation of ramps, grab bars and railings and the widening of doorways, are key to allowing seniors to remain in their home and maintaining their independence.

Bridge to Hope Loan Program

This statewide program, administered by the Community Development Administration (CDA), provides Maryland homeowners with short-term relief to maintain homeownership by preventing residential mortgage foreclosures resulting from borrowers experiencing financial difficulty caused by either a sub-prime or exotic mortgage, such as a negative amortization loan or an adjustable rate mortgage (ARM) loan that has, or is preparing to, reset.

Community Development Administration (CDA)

The Department of Housing and Community Development's Community Development Administration (CDA) is the State of Maryland's housing finance agency and legal entity authorized to raise capital in the national municipal bond markets. CDA Finance issues bonds to provide financing for single family programs, construction and rehabilitation of multifamily properties, and for local governments to improve and construct public infrastructure.

CDA Single Family Housing offers mortgage loans and down payment and closing cost assistance to eligible homebuyers with low to moderate-incomes, provides financing for rehabilitation of single family rental housing, and meets unique housing needs, including lead paint reduction, Weatherization assistance and financing for persons with special needs.

CDA Multifamily Housing expands quality, affordable rental and transitional housing opportunities for Marylanders by financing the development,

rehabilitation, and preservation of rental communities and transitional housing, and by administering rental assistance programs and the Federal Low Income Housing Tax Credit program.

Community Development Block Grant Program (CDBG)

Created by Congress in 1974, the primary objective of CDBG is to develop viable communities, provide decent housing and a suitable living environment, and to expand economic opportunities, principally for persons of low and moderate income. DHCD's Division of Neighborhood Revitalization administers the program in cooperation with the Maryland Department of Business and Economic Development (DBED).

Community Investment Tax Credit (CITC)

This program supports 501(c)(3) nonprofit organizations by awarding allocations of State tax credits to use as incentives for business contributions.

Community Services Block Grant Program (CSBG)

Maryland's Community Services Block Grant Program (CSBG), which is administered by DHCD's Division of Neighborhood Revitalization, provides a range of services designed to assist low-income people to attain the skills, knowledge and motivation needed to achieve self-sufficiency in all of Maryland's 24 counties through Community Action Agencies. Services include assistance with acquiring permanent housing, Head Start Education, nutrition and transportation programs and employment and emergency services.

Community Legacy Program (CL)

Community Legacy provides local governments and community development organizations with funding for essential projects aimed at strengthening communities through activities such as business retention and attraction, encouraging homeownership and commercial revitalization. This program is managed by DHCD's Division of Neighborhood Revitalization

Division of Credit Assurance

The Division of Credit Assurance (DCA) manages DHCD's Maryland Housing Fund (MHF), which is a unique mortgage insurance program.

Division of Finance and Administration

The Division of Finance provides financial, analytical, and internal review and reporting in fiscal matters to the Department’s Executive Staff, senior program directors and managers of the various program and support units.

Division of Neighborhood Revitalization (NR)

DHCD’s Division of Neighborhood Revitalization (NR) is dedicated to working with local partners to bring new investment and vitality to Maryland’s core communities. NR’s broad range of loan, grant and technical assistance programs help local governments, nonprofit organizations and small businesses reinvest in their communities and make great places for Marylanders to live, work and prosper.

Downpayment and Settlement Expense Loan Program (DSELP)

The Downpayment and Settlement Expense Loan Program which is managed by DHCD’s Community Development Administration (CDA) helps eligible borrowers by funding a portion of their closing costs. Individuals or families who are approved to purchase a home using a CDA first mortgage loan can apply for a DSELP.

Emergency Shelter Grants Program (ESG)

Under the Emergency Shelter Grants Program, the Maryland Department of Housing and Community Development (DHCD) receives federal funding through the U.S. Department of Housing and Urban Development (HUD) to support homeless shelters and homeless services programs in 19 counties and three municipalities.

Homesaver Refinance Mortgage Program

The Homesaver Refinance Mortgage Program offered through the Community Development Administration provides a refinancing option to homeowners who may be facing financial difficulties after purchasing a home with an adjustable rate mortgage. Qualifications include a minimum credit score of 580 and a mortgage payment history showing no more than two months past due at the time of loan application.

House Keys 4 Employees (HK4E)

House Keys 4 Employees is an employer partnership program offered through the Maryland Mortgage Program (MMP). DHCD will match contributions dollar-for-dollar, up to \$5,000, toward downpayment and closing costs from participating employers. This program, which is administered by the Community Development Administration, enables eligible homebuyers who are using an MMP loan to purchase their home to receive more downpayment and/or closing cost assistance than is available through the standard downpayment and closing cost assistance programs.

Lifeline Refinance Loan Program

The Community Development Administration’s (CDA) Lifeline Refinance Mortgage Program (Lifeline) provides a refinancing option to homeowners who may be facing financial difficulties after purchasing a home with an adjustable rate mortgage. Qualifications include a minimum credit score of 600 and a history of no delinquencies on the mortgage.

Main Street Maryland

This program managed by the Division of Neighborhood Revitalization strives to strengthen the economic potential of Maryland’s traditional main streets and neighborhoods. Using a competitive process, Main Street Maryland selects communities that have made a commitment to succeed and helps them improve the economy, appearance and image of their traditional downtown business districts.

Maryland Affordable Housing Trust (MAHT)

MAHT is a charitable public corporation that was created by the Maryland General Assembly to promote affordable housing for households earning less than 50 percent of area or statewide median income by providing financial assistance for nonprofit-developer capacity building and funding capital costs of rental and ownership housing, supportive services for occupants of affordable housing, and operating expenses of housing developments.

Maryland Capital Access Programs (MCAP)

MCAP is a revitalization resource to support the growth and success of small businesses in Priority Funding Areas throughout the State of Maryland. This is a credit enhancement program that enables private lenders to establish a loan loss reserve fund from fees paid by lenders, borrowers, and the State of Maryland. Communities that have small businesses receiving financing through loans enrolled will benefit from new or expanded services provided by the small businesses.

Maryland Housing Fund

Managed by DHCD's Division of Credit Assurance (DCA), the Maryland Housing Fund (MHF) was created in 1971 as a unique mortgage insurance program. MHF maintains existing primary and pool insurance for residential mortgages financed with revenue bond proceeds issued by the Community Development Administration, as well as primary insurance for certain permanent loans by public and private lenders.

Maryland Housing Rehabilitation Program (MHRP)

The goal of this program managed by the Community Development Administration is to preserve and improve single family properties and one-to-four unit rental properties. Loans are used to correct exterior and interior deficiencies and health and safety violations, make handicapped modifications, and improve energy efficiency.

Maryland Mortgage Program (MMP)

Primarily targeting first-time homebuyers, MMP is Maryland's flagship mortgage assistance program, featuring a variety of low-interest, fixed-rate 30 year mortgage loans. The program is administered by DHCD's Community Development Administration (CDA) and is funded by private capital raised through DHCD's ability to issue mortgage revenue bonds. Program loans are administered by a network of over 50 private lending institutions across the State, enabling potential homebuyers to receive MMP assistance through their local banks.

Neighborhood Business Works (NBW)

Administered by the Division of Neighborhood Revitalization, the Neighborhood Business Works program is the state's premiere small business loan program providing competitively-priced, flexible financing for the costs associated with business startup and expansion.

Office of the Secretary

The Office of the Secretary provides leadership, policy direction, and resources to ensure the Department accomplishes its mission and goals. It supervises and coordinates the Department's activities, approves all revenue bonds issued by the Community Development Administration for housing and local infrastructure projects, and provides support services to the Department, including legislative affairs, communications and marketing, research, legal services, fair practices, personnel management and performance management.



Governor Martin O'Malley
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